

Your Marketplace Application: Identity (ID) Proofing & Information Inconsistencies

When you fill out an application to get health coverage through the Health Insurance Marketplace, you'll need to provide specific information to complete the process. Identity (ID) proofing and checking for inconsistencies in your application are 2 important parts of this process.

1. Identity (ID) proofing

ID proofing is used to verify your identity. This is done by asking questions based on your personal and financial history that only you are likely to know. ID proofing is the first step of the process to apply for health coverage through the Marketplace. ID proofing must be completed for you to create a Marketplace account on [HealthCare.gov](https://www.healthcare.gov) and submit an online application.

Why is ID proofing important?

ID proofing helps to protect your personal information. This process is meant to prevent someone else from creating a [HealthCare.gov](https://www.healthcare.gov) account and applying for health coverage in your name without your knowledge.

What information will I need to verify my identity?

Be prepared to provide accurate answers to questions about your personal history. You won't be asked about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Names of current and past counties you lived in
- **Auto ownership:** details of the car, the license plate, and any auto loans
- Names of current and past employers
- **Credit cards:** name of the lenders, and year and month the accounts were opened
- **Mortgages:** name of the lenders, amount of mortgage, and the term (the number of months or years) of the loan
- **Loans (including auto, student, or home equity loans):** name of the lender, amount of the loan, and the term of the loan

What if my identity couldn't be verified?

If your identity couldn't be verified, it only means that the Marketplace couldn't match all of the information you provided with the information available in the records used for this process.

Here's how to complete the verification process:

- Call the Experian Help Desk at 1-(866)-578-5409 and provide the reference code shown on your Marketplace application screen so the help desk representative can help verify your identity. Experian is a contractor that helps us with ID proofing.
- If the Experian Help Desk can't verify your identity, you'll need to upload documents showing your identity to your Marketplace account on [HealthCare.gov](https://www.healthcare.gov) or mail [documentation](#) to this address:

**HEALTH INSURANCE MARKETPLACE
465 INDUSTRIAL BLVD
LONDON, KY 40750-0001**

- Uploading documents to your Marketplace account may result in your identity being verified sooner.
- If you mail your documents, send copies and keep the originals. Include your name, date of birth, and Social Security Number (SSN) with your copies. Your information will typically be processed **within 7–10 business days after your documents are received, if not sooner.**
- Once your document copies are processed, you'll get a written notice about your identity verification. If your identity wasn't verified, you may need to submit more information.

What if I sent documents but haven't gotten a notice about my identity verification?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users should call 1-855-889-4325.

A Call Center Representative (CCR) will ask for information like your name and date of birth to start a review of your status. You'll get an update when the review is complete. Even if you submitted your documents more than 90 days ago and are waiting for issues to be resolved, you can still finish your application and enroll in coverage.

How do I apply for coverage if I'm still having issues verifying my identity?

If you're having trouble verifying your identity, there are 2 ways you can still apply for Marketplace coverage:

1. Call the Marketplace Call Center and complete the application with a CCR.
2. Complete and mail a paper application to the address above.

What if I submitted a paper application or an application with the Marketplace Call Center and got an eligibility notice, but now I'm having trouble creating a HealthCare.gov account?

You may have an identity verification issue. See "[What if my identity couldn't be verified?](#)" above.

If you still need help, call the Marketplace Call Center at 1-800-318-2596. A CCR can help you choose and enroll in a plan. TTY users should call 1-855-889-4325.

Note: Your Marketplace eligibility stays valid until you're able to choose and enroll in a plan, as long as you enroll before the end of the [Open Enrollment Period](#).

2. Information inconsistencies in your Marketplace application

When you fill out your application for Marketplace coverage, you enter information about yourself and your family, like the state you live in, your citizenship or immigration status, or your income, if you apply for help paying for coverage. We try to match the information you provide with our information to determine your eligibility. If the information you provide doesn't match our information, this is called an application inconsistency.

Can I still enroll in a plan if I need to provide more information?

Yes. If you get an eligibility notice from the Marketplace that says you can buy coverage through the Marketplace, you can choose and enroll in a health plan. You don't have to wait until you get a notice that your inconsistency is resolved.

If there's an application inconsistency, the Marketplace determines your eligibility based on the information you provided. You'll still need to provide additional information or documentation to resolve any inconsistencies. Your eligibility notice will list the information or documentation needed. If you don't provide this additional information by the date required, the final eligibility determination will be based on the information we have, not on the information you provided.

What do I need to do if I'm asked to provide more information?

Look at your eligibility notice for a list of [documents](#) that helps resolve any inconsistencies. For example, if you're asked to provide more information about your SSN, you may submit a copy of your Social Security card, or a tax form that includes your SSN.

You can either upload a copy of your document(s) to your Marketplace account on [HealthCare.gov](#), or mail a copy of your document(s) to this address:

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Your documents are processed quicker when you upload them to [HealthCare.gov](#). If you mail your documents, send copies and keep the originals. Include your name, date of birth, and Social Security Number (SSN) with your copies. Also include your Application ID if it's available.

What happens once I provide additional information?

When you upload documentation to your Marketplace account on [HealthCare.gov](https://www.healthcare.gov) or mail it in, we'll:

- Match your documentation with your application
- Review your documentation to determine if it matches the information provided on the application
- Send you a notice to let you know that your inconsistency was resolved, or if more information is needed.

When you submit your documentation, we may review your eligibility again to make sure you get the most accurate eligibility determination based on your information. I provided the information asked for in my eligibility notice, but I haven't heard anything.

How do I get a status update?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users should call 1-855-889-4325.

A CCR will ask for information like your name, date of birth, or your Application ID to start a review of your status. You'll get an update when the review is complete.

Remember, you can still choose and enroll in a health plan even if the deadline for submitting documents listed on your eligibility notice already passed, or if you submitted your documents more than 90 days ago, and you're waiting for your inconsistency to be resolved.

